

Insurance rates are also affected by the flood zone. If any part of the property in question is in the flood zone, the entire property is considered in the flood zone. If the floodway runs through the property, the placement of the structure must be proven to be out of the floodway.

For more information:
CONTACT:

www.fema.gov
or

HAMILTON COUNTY ENGINEERING
209 - 7810

Hamilton County

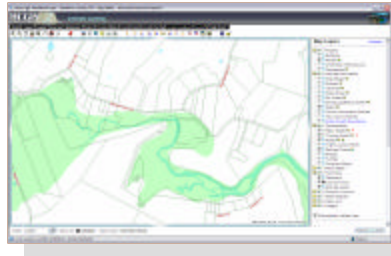
GIS

GEOGRAPHIC INFORMATION SYSTEMS

" GIS " is a recent addition to the services provided by the Hamilton County Government.



" Map Maker " search screen



" Map Maker " Flood Zone

The GIS Map Maker on the internet gives you the ability to acquire the most current information on all the property in Hamilton County ...within seconds!

the current :

FLOOD ZONES
BUILDINGS
PROPERTY LINES
AERIAL PHOTOS
QUERY DATA

And much more...

GO TO

www.hamiltontn.gov

Click on

" GIS MAP MAKER
" /ON LINE
MAPPING SITE/
LOCATE ADDRESS
(ON TOP) / TYPE
IN ADDRESS /
CLICK ON
ADDRESS/ GO TO
LAYERS/CLICK
ON PREFERENCE

FEMA / NFIP
FLOOD ZONES

AND

HAMILTON COUNTY

GIS

GEOGRAPHIC INFORMATION
SYSTEMS

PUBLIC INFORMATION
BROCHURE FOR
REALTORS AND
APPRAISORS



Provided by
Hamilton County
Government

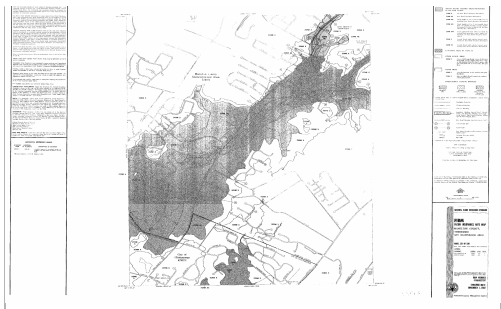
In 1979 Hamilton County (unincorporated area) became a member of the National Flood Insurance Program. At this time flood plain management became part of the building and zoning regulations. Our geographical area has been inundated with flood water damage as long as we have had recorded history. Data shows that two thirds of all disasters are caused by flooding. The "Flood Disaster Protection Act" of 1973, "Stafford Act" of 1988, and "National Flood Insurance Reform Act" of 1994 now help protect buildings, homes and structures from flood loss. Areas endangered by FLOODING are called FLOOD ZONES.

Hamilton County Engineering Department provides flood data on behalf of the

"Federal Emergency Management Agency"
(FEMA)

"National Flood Insurance Program" (NFIP)
with the assistance of the
"Flood Insurance Rate Maps" (FIRM).

Hamilton County Government is an AGENT of these federal programs. We rely on information from the FIRM maps and pass that information on. Hamilton County Government representatives can not negotiate or alter the elevations listed on the FIRM map.



2002 FEMA / FIRM MAP

FEMA

The following is a list of terms and definitions used in the Flood Management program. These terms will later be used to help explain the flood elevation determination process.

FLOOD ZONE A land mass which has a 1% chance of being flooded in any given rain fall event (100 year flood).

FLOOD WAY Channel of a river or other water course that must be reserved to discharge base flood water.

BASE FLOOD ELEVATION (BFE) The maximum water elevation expected during the 1% chance - in the storm (100 year flood).

LOWEST FLOOR ELEVATION The elevation of the lowest floor in the enclosed structure, including a basement that is livable.

ELEVATION CERTIFICATE Used to provide elevation information necessary to ensure compliance with community flood plain management ordinances, to determine the proper insurance rate and support a request for a letter of map amendment or revision.

NO RISE CERTIFICATE Letter from a licensed Engineer stating work within a FLOODWAY shall not cause an increase in the flood elevation.

LETTER OF MAP AMENDMENT / LETTER OF MAP REVISION A document issued by FEMA that officially removes a property and/or structure from the Flood Zone.

WET FLOODPROOFING A fully enclosed area below the lowest floor. It shall automatically equalize hydrostatic water pressure (Hydrostatic Vents).

When applying for a building permit, purchasing a home or refinancing a home, usually, either the permitting agency or financing company will require proof of elevation to make sure the structure is not in the flood zone. If the structure will be in the Flood Zone, then an

ELEVATION CERTIFICATE

will be required, stating the BFE and requiring a Licensed Surveyor to validate the elevation. If the structure is in the

FLOOD WAY

a **NO RISE CERTIFICATE** is required.

Flood Zones are classified as follows:

A – No base flood elevation determined

AE – Base flood elevation determined

AH – Flood Depths of 1 to 3 feet
(ponding)

AO – Flood Depths of 1 – 3 feet
(sheet flow)

A99 – Protected from 100 yr flood by Federal Flood Protection System

X – Areas of 500 year flood and 100 year flood (1% storm) with average depths of less than 1 foot or drainage areas of less than 1 square mile.

When the BFE is determined, Building Code the top of the foundation be minimum 12" above the BFE. No wood can be below this elevation. This also affects MANUFACTURED HOMES, the metal framing would represent the wood.